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` 1	TRANSCRIPT OF PROCEEDINGS
2	Before the
3	FEDERAL COMMUNICATIONS COMMISSION OFFICE OF THE SECRETARY Washington, D.C. 20554
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6	IN THE MATTER OF: MM DOCKET NO. 93-75
7	TRINITY BROADCASTING OF FLORIDA, INC.
8	GLENDALE BROADCASTING COMPANY
9	Miami, Florida
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24	DATE OF HEARING: January 13, 1994 VOLUME: 27
25	PLACE OF HEARING: Washington, D. C. PAGES: 4154-4321

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1	Before the RECEIVED FEDERAL COMMUNICATIONS COMMISSION
2	Washington, D.C. 20554 FEB - 1 1994
3	FEDERAL COMMUNICATIONS COMMISSION
4	In the matter of: OFFICE OF THE SECRETARY
5	TRINITY BROADCASTING OF FLORIDA, INC.)
6	and) MM DOCKET NO. 93-75 GLENDALE BROADCASTING COMPANY)
7	Miami, Florida
8)
9	The above-entitled matter came on for hearing pursuant to Notice before Judge Joseph Chachkin, Administrative Law Judge,
10	at 2000 L Street, N.W., Washington, D.C., 20554, in Courtroom No. 3, on Thursday, January 13, 1994, 9:30 a.m.
11	NO. 5, On Indisday, January 13, 1994, 9:30 a.m.
12	APPEARANCES:
13	On behalf of Trinity Broadcasting of Florida, Inc.:
14	NATHANIEL EMMONS, Esquire CHRISTOPHER HOLT, Esquire
15	HOWARD TOPEL, Esquire Mullin, Rhyne, Emmons and Topel, P.C.
16	1000 Connecticut Avenue, Suite 500 Washington, D.C. 20036-5383
17	On behalf of Glendale Broadcasting Company:
18	
19	LEWIS COHEN, Esquire JOHN SCHAUBLE, Esquire
20	Cohen & Berfield 1129 20th Street, N.W., Suite 507
21	Washington, D.C. 20036
22	On behalf of S.A.L.A.D.:
23	DAVID McCURDY, Esquire 1800 N.W. 187 Street
24	Miami, Florida 33056
25	

1	APPEARANCES (Continued):
2	On behalf of Mass Media Bureau:
3	JAMES SHOOK, Esquire GARY SCHONMAN, Esquire
4	GARY SCHONMAN, Esquire 2025 M Street, N.W., Suite 7212 Washington, D.C. 20554
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2						
3	Witness		<u>Direct</u>	Cross	Redirect	Recross
4	Philip David Es	spinoza				
5	By Mr. Cohen			4157		
6	By Mr. Schonm	nan		4306		
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24	Hearing Began:	9:30 a.m	•	Hearing	Ended: 4	:00 p.m.
25	Lunch Began: 1	12:30 p.m.		Lunch E	nded: 1:4	5 p.m.

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1	PROCEEDINGS
2	JUDGE CHACHKIN: Good morning. On the record. Mr.
3	Cohen?
4	MR. COHEN: Thank you, Your Honor.
5	Whereupon,
6	PHILIP DAVID ESPINOZA
7	having previously been duly sworn, was called as a witness
8	herein and was examined and testified as follows:
9	CROSS-EXAMINATION
10	BY MR. COHEN:
11	Q Now, sir, I wanted to focus you on the period of
12	time that you were a Director of, of TTI and NMTV and com-
13	mencing at the beginning in 1980, through up through the
14	time that you resigned in 1990.
15	Do you have a did you and your co-Directors
16	strike that.
17	Let me first make you aware of the fact that the By-
18	Laws of the of Translator Television, Inc., provides that
19	there could be between three and ten Directors. You can
20	accept that as a fact.
21	A Yes.
22	Q Did, did you and your fellow Directors ever talk
23	about increasing the number of Directors so that more minori-
24	ties members could be appointed as Directors of TTI?
25	A Not to my recollection. I may be wrong, but I don't

1	remem	ber.	
2		Q	You have no recollection of
3		A	No, sir.
4		Q	hearing that coming from either Mr. Crouch or, or
5	Mrs.	Duff	, the idea that more Directors should be elected and
6	they	shou]	ld be minority members, thus TTI could further its
7	minor	ity n	mandate? You heard nothing along those lines?
8		A	Not that I can recall.
9		Q	Now, you remember there came a time that the that
10	NMTV	const	cructed the station in Odessa?
11		A	Yes, sir.
12		Q	Okay. And was there any discussion that you can
13	recal	l amo	ong the Board members at that time about hiring
14	minor	ities	s over and beyond what the FCC required in order
15	to		
16			MR. TOPEL: I object, Your Honor.
17			JUDGE CHACHKIN: You haven't heard the end of the
18	quest	ion.	You can finish the question. Go ahead with
19			BY MR. COHEN:
20		Q	In order to for NMTV to strike that. I want
21	to as	k and	other question.
22			Did you ever, did you ever have any recollection of
23	discu	ssin	g with your fellow Board members the hiring of em-
24	ploye	es i	n the Odessa station?
25		A	Mr. Cohen, I'm under the impression that we did.

1	Q Now, the woman that was hired to be the, the manager
2	of the Odessa station was a woman named Darlene Eve. You can
3	accept that as a fact.
4	A Yes, sir.
5	Q Do you know if she was a member of a minority group?
6	A I believe not, sir.
7	Q Do you know how many employees were hired at the
8	Odessa station?
9	A No, I do not.
10	Q Would you put before the pastor the Joint Exhibit 1,
11	please?
12	Pastor, let me tell you what this document is that
13	is being put before you.
14	MR. HOLT: The document is now before the witness.
15	BY MR. COHEN:
16	Q This, this is what, what we call a stipulation,
17	which means all of the Parties have agreed that this should be
18	in evidence, and this was prepared by the outside accountants
19	for Trinity and NMTV and the Judge has permitted this to come
20	into evidence.
21	A Yes, sir.
22	Q So, that's what you have before you. And what I
23	want to do is ask you to look at paragraph 32 of that document
24	and read it to yourself.
25	(Pause.)

1	MR. ESPINOZA: Yes, sir.
2	BY MR. COHEN:
3	Q Now, my question is is the information set forth in
4	paragraph 32 new to you or do you recall being aware of this
5	before? Now, I can go through this sentence by sentence if
6	necessary. If you know some if some of it is familiar and
7	some of it isn't, I will do that. But I first want to ask you
8	that general question.
9	A Very vaguely, Mr. Cohen.
10	Q When you say vaguely, what do you mean, sir?
11	A I, I seem to recall some discussion, but I can't be
12	100 percent. I'm I don't remember, sir.
13	Q Well, let me ask you this in order to facilitate
14	this. Do you recall any of the information, any of the infor-
15	mation that's set forth in paragraph 32?
16	A No, not 100 percent.
17	Q I want to ask you to read paragraph 33.
18	A Yes, sir.
19	Q Now, is that is the information set forth in
20	there all new to you or do you recall that you knew some
21	you do you recall that you knew some of that information?
22	A Mr. Cohen, much of this I honestly don't remember.
23	I have a very vague recollection, but I'd be lying if I said
24	otherwise.
25	Q I understand. Let me ask you to look at paragraph

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And you'll notice in the middle of the paragraph it says,
 1
 2
    "By the end of 1988 NMTV's indebtedness to TBN had increased
    to $1,859,943, by the end of 1989 to $3,735,571." My question
 3
 4
    is, as you sit here today, is that new news to you or did you
    know at the end of -- did you know that this was NMTV's in-
 5
    debtedness at the end of 8-- 1989?
 6
 7
         Α
              This, this portion I really don't recall at all, Mr.
 8
    Cohen.
              So, this is the first time you're aware of this?
 9
10
              I'm just saying I don't recall it. This, I really
11
    don't recall it. I may have seen it, but I honestly don't
12
    recall it.
13
              Now, you know -- you can accept as a fact that, that
    this is what NMTV's debt was --
14
15
         Α
              Yes, sir.
              -- to TBN at the end of 1989. We've all agreed on
16
    that, so that's a fact. You can, you can rely on it.
17
              Do you know whether that sum was the subject of a
18
19
    promissory note? Strike that.
20
              Do you know what a promissory note is, pastor?
21
         Α
              (No audible response.)
22
              Let me tell you what -- are, are you familiar with
         0
23
    the term promissory note?
24
         Α
              Yes, sir.
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25

Q

You are. Okay. Was that sum of sev-- of \$3,735,000

1	the subject	ct of a promissory note?
2	A	I don't recall.
3	Q	Do you know whether there was any security for that
4	loan?	
5	A	No, I don't.
6	Q	Do you know whether any interest was charged on that
7	loan?	
8	A	No, I don't, sir.
9	Q	Do you know whether there was any repayment
10	schedule?	
11	A	I don't recall that either, sir.
12	Q	I want you to read paragraph 40, if you would,
13	yourself.	
14		(Pause.)
15		MR. ESPINOZA: Sir?
16		BY MR. COHEN:
17	Q	Yes. Did, did you or do you have any knowledge of
18	what NMTV	's legal expenses were for 1987, 1988, and 1989?
19	A	No, I do not, sir.
20	Q	Were you ever informed as to what the legal expenses
21	of NMTV we	ere for any of these years?
22	A	Not that I recall, sir.
23	Q	Now, pastor, one final question, question on this
24	document.	Look at page 23 of the, of the document, and just
25	look at t	he year 1988 and 1989. And what I want you to focus

1	on is the Odessa zip revenue. Do you see that?
2	A Yes.
3	Q First, do you have an understanding of, of how the
4	Odessa station received income, what the formula was or the
5	mechanism was whereby it received income?
6	A Well, for one, I know that it was loans from TBN,
7	sir.
8	Q I'm sorry. I confused you. I'm talking about money
9	that came to the station from solicitations. That's what I
LO	meant by income. In other words, what, what was your
l1	understanding of how the so the Odessa station attracted
L2	income or attracted money to come into it, other than from
13	TBN? That's my, my question.
L4	A I, I don't recall, sir.
15	Q Are you familiar with a, with a formula, a zip code
16	formula? Does that strike a bell with you?
17	A Yes, sir.
18	Q Okay. What's your understanding of the zip code
L9	what, what's your understanding of what the zip code formula
20	was for Odessa?
21	A Well, you kind of gauge the amount of revenue that
22	is coming in from the different zip code areas, sir. That was
23	my understanding.
24	Q And was there a basis for some of the money going to
25	TBN and some of the money going to NM to, to NMTV? Do you

have a recollection of that?

- 2 A Mr. Cohen, I remember talking about it with, with
- 3 Mrs. Duff, but I couldn't give you any details right now, sir.
- 4 I honestly don't remember.
- 5 Q Okay. Now, what is -- what was your understanding
- 6 as, as to how the, the bookkeeping and accounting services for
- 7 -- requirements for TTI and NMTV? How were they being met?
- 8 Do you have an understanding on that point?
- 9 A No, Mr. Cohen. At this point I, I couldn't say.
- 10 Q Well, you know, of course, your experience in the
- 11 | church, as a business you have to have some provision for
- 12 taking care of the money that's coming --
- 13 A Sure.
- 14 Q -- in and the money that's going out?
- 15 A Sure.
- 16 Q In your church you handle it a --
- 17 A Yes.
- 18 | Q -- certain way? Do you have a recollection of how
- 19 TTI and NMTV handled that matter?
- 20 A No, I really don't recall, sir.
- 21 Q Now, is it fair to say, pastor, that you looked upon
- 22 NMTV as an extension of TBN in terms of preaching the gospel?
- 23 A I knew it was an affiliate with, with the same
- 24 purpose, with the same objectives, preaching the gospel, yes,
- 25 sir.

1	l Q	Wall lot ma show you a document that that malatas I
1	Ų	Well, let me show you a document that, that relates
2	to what I	have in mind, and I'm talking about Mass Media
3	Bureau Ex	hibit 76.
4		MR. TOPEL: That would be in Volume number 2.
5		BY MR. COHEN:
6	Q	And turn to page 5 of that document. Well, I don't
7	think we':	re looking at the same document. Let me help you,
8	pastor.	
9	A	Okay.
10	Q	I don't want to get myself in another hearing. 76.
11	Is that 7	7 that you're looking at? Let me help you.
12	A	76?
13	Q	Page 4. Now, let me help you. 77. Do you see that
14	handsome :	fellow there?
15	A	No, sir.
16	Q	Do you see that handsome fellow there?
17	A	No, sir.
18		(Laughter.)
19		BY MR. COHEN:
20	Q	Pastor, you're, you're a you, you continue to be
21	a good-lo	oking guy, but that, that's you when you were a
22	younger ma	an, I take it. Is that right?
23	A	Hmm.
24	Q	Time does that to all of us, pastor.
25	A	Boy, does it ever. I'm sorry.

1	Q	Except for the Judge. You see, judges never you
2	know, the	y always look, look the same.
3		When you you're familiar, of course, with the
4	Praise th	<u>e Lord</u> journal, aren't you?
5	A	The Newsletter?
6	Q	Yes.
7	A	Yes, sir.
8	Q	
9	A	Yes, sir.
10	Q	And did, did you that back in May of '84? Was
11	that some	thing that were you on their mailing list?
12	A	Yes, sir.
13	Q	And you received it regularly?
14	A	Yes, sir. Every month.
15	Q	I take it you read it?
16	A	Sometimes.
17	Q	Well, is this the first time that you've ever seen
18	this litt	le insert here?
19	A	No. The picture I see quite often. My mother still
20	has it pi	nned onto her mirror.
21	Q	Sure. That's what, that's what mothers do.
22	A	It is.
23	Q	But this is not the first time you've read this
24	little sq	uib?
25	A	No, it's not, sir.

1	Q And there are several of these which I can point out
2	to you that appear. But you were a I take it, then, back in
3	1976 you were aware of, of, of the fact that the Newsletter
4	was des was describing the Felicidad program as, as set
5	forth therein?
6	MR. TOPEL: Objection. The document is not dated
7	1976.
8	MR. COHEN: Excuse me. The point is well-taken.
9	1984. Thank you. I appreciate that help.
10	BY MR. COHEN:
11	Q I was in error about the year. The year was 1984,
12	as Mr. Topel accurately remarked.
13	You were aware of this, this information, then, back
14	in 1984, I take it?
15	A Yes, sir.
16	Q Now, you notice that it states that David, referring
17	to you, is a Board member of our satellite division and this
18	is a document that's put out by TBN. Now, I read that to say
19	that you were a Board member of TBN's satellite division. Is
20	that the way you read that?
21	A Yes, sir. That's what it says.
22	Q And in 19 in 1984 did you have occasion to read
23	it?
24	A More than likely I just glanced at it, sir.
25	Q Is, is that a, an accurate statement?

1	A That I just glanced at it? Yes, sir.
2	Q No, no, no, no. I don't dispute that at all.
3	Is it an accurate statement that you that David is a Board
4	member of our satellite division?
5	A I believe not, sir.
6	Q And in what respect is it not accurate?
7	A I don't really think I know what a satellite divi-
8	sion is.
9	Q But you never, you never raised this matter with,
10	with anybody at Trinity?
11	A I don't think I did, sir.
12	Q Okay.
13	A I Mr. Cohen, I vaguely remember wanting to ask,
14	and then it there were so many other things to do, I, I
15	just never did, sir.
16	Q Well, look at, look at Exhibit 82 now. This is
17	further on in the same book. And then look at page, page 12.
18	This is a <u>Praise the Lord</u> journal as of October '84. Do you
19	see that? That same squib. Do you see that?
20	A Yes, sir.
21	Q And I take it that you were, you were still receiv-
22	ing the Praise the Lord Newsletter in October of 1984?
23	A Yes, sir.
24	JUDGE CHACHKIN: During what period of time did you
25	receive the Praise the Lord Newsletter on a monthly basis, as

1	you say?	1
2		MR. ESPINOZA: Yes, sir. On a monthly basis.
3		JUDGE CHACHKIN: And during what period of time was
4	that?	
5		MR. ESPINOZA: Well, I still receive it.
6		JUDGE CHACHKIN: You still receive it?
7		MR. ESPINOZA: Yes, sir.
8		JUDGE CHACHKIN: So, you received it all through the
9	late 1970s	s, all through the '80s, up to the current time?
10		MR. ESPINOZA: Yes, sir.
11		JUDGE CHACHKIN: Go ahead, Mr. Cohen.
12		MR. COHEN: And I thank you, Your Honor.
13		BY MR. COHEN:
14	Q	And I take it, then, that you, you never brought to
15	Trinity's	attention any difficulties you had with that squib
16	as it desc	cribed you in October of 1984? Am I right, pastor?
17	A	That's correct, sir.
18	Q	And look at Exhibit 91. You have the wrong number.
19	91. Look	excuse me.
20		(Pause.)
21		MR. COHEN: Pastor, look, if you would, at Exhibit
22	49, which	is a <u>Praise the Lord Newsletter</u> back in April/May of
23	1982.	
24		MR. TOPEL: That's going to be in Volume 1.
25		BY MR. COHEN:

1	Q Now, that's the same squib, is it not, pastor? On
2	page did I, did I tell you what page to look at?
3	A No, sir.
4	Q I'm sorry. I should have. It's page 17. Do you
5	see that?
6	A Yes, sir.
7	Q And the same question would be that you never
8	brought to Trinity's attention any, any difficulties you had
9	with that, that description of the program?
10	A No, I did not, sir.
11	Q And did you would you look at Exhibit 53, page
12	11? I want to ask you the same question.
13	A Yes, sir.
14	Q Again, you were receiving the Newsletter then, were
15	you not?
16	A Yes, sir.
17	Q And you didn't bring to Trinity's attention any, any
18	difficulties you had with that squib as it appeared therein?
19	A Well, Mr. Cohen, I didn't always read, read the
20	letter, sir.
21	JUDGE CHACHKIN: But it's not your testimony that
22	you were not aware of the description of your program
23	MR. ESPINOZA: Oh, no. Not, not at all, sir.
24	BY MR. COHEN:
25	Q Well, pastor, that the Judge's question is what I

- |was going to ask you about. If you -- when you read it, is it your testimony -- I want to be very --3 Sure.
- 4 -- give you every opportunity to be -- state your 5 understanding. Did you believe when you read it that it was not an accurate description of the program or you?
- 7 Α It was something that -- a term that I had not 8 heard. I assumed that it would have been a phrase, a termi-9 nology, some other name that I was not aware of. But no, I 10 didn't question it, sir.
- 11 Well, what part of the, of the terminology were you 12 unsure about?
- 13 The satellite division. Α
- 14 Now, you didn't -- did you -- you didn't know that 0 15 Trinity had a satellite division. Is that right?
- 16 Α Not that I recall, sir, no.
- 17 I mean, during this period of time you were, you 18 were producing a program at Trinity?
- 19 A Yes, sir.

6

22

23

24

25

- 20 So, were you confused as to what the words "satel-21 lite division meant?
 - Α Outside of, of the studio, there is a, a big dish, and the term satellite is a term that, that I had heard before, so I just put two and two together and figured it was -it represented some division or some name that was given to a

1	certain d	epartment, but I wasn't completely accurate about it,
2	sir.	
3	Q	Well, you didn't draft the that's not your lan-
4	guage?	
5	A	No. No. Not at all, sir.
6	Q	I never suggested that you wrote that.
7	A	No, not at all.
8	Q	You understand that?
9	A	Yes, sir.
10	Q	I, I never said that you were the one that authored
11	that.	
12		JUDGE CHACHKIN: But the only thing you were a Board
13	member of	was National Minority, is that correct, sir?
14		MR. ESPINOZA: Yes, sir. That's correct.
15		JUDGE CHACHKIN: And, so, when you saw the term
16	Board mem	ber, you knew that they were referring to National
17	Minority (as a satellite division of TBN, did you not?
18		MR. ESPINOZA: Yes, sir.
19		JUDGE CHACHKIN: And you had no objection to them
20	referring	to National Minority as a satellite division of TBN,
21	did you?	
22		MR. ESPINOZA: I felt they, they knew what they were
23	talking a	bout.
24		JUDGE CHACHKIN: And you had no objection to them
25	describin	g your program and your position in that way? Isn't

1	that correct?
2	MR. ESPINOZA: That's correct, sir.
3	BY MR. COHEN:
4	Q Did you know while you were serving as a Director
5	that from 1980 to 19 from the period 1980 through 1984, did
6	you know whether Paul Crouch was a an Officer and a
7	Director of TBN?
8	A Yes, sir.
9	Q During the same period of time, did you know whether
10	Jane Duff was an Officer and a Director of TBN?
11	A I'm not sure, sir. I really don't know.
12	Q Well, you can accept as a fact that Mrs. Duff was a
13	Director of TBN till sometime in 1984, when she resigned from
14	the TBN Board. That's a fact. You were you ever made
15	aware of what I just told you?
16	A Not that I recall, sir.
17	Q Now, pastor, isn't it true that you made it clear to
18	Paul Crouch when he asked you to become a Director of NMTV
19	that while you would be willing to help as much as you could,
20	that your first priority was to your church?
21	A Yes, sir.
22	Q And all during the time that you were a Director,
23	you always made it clear, didn't you, that your first obliga-
24	tion was to your church?
25	A Yes, sir.

1	Q And was, was that made clear to both Paul Crouch and		
2	to Mrs. Duff?		
3	A I think so.		
4	Q I want to ask you just a few questions about Norman		
5	Juggert. Do you know Norman Juggert?		
6	A Yes, sir.		
7	Q And do you know if he provided any legal services on		
8	behalf of NMTV or its predecessor, TTI?		
9	A I'm under the impression that he did, sir.		
10	Q Do you know what services he provided?		
11	A No, not really, other than he would appear at meet-		
12	ings and, and take notes. That's when I would see him, sir.		
13	Q Well, I want to ask you when you saw him appear-		
14	ing in meetings and taking notes, did that raise a question in		
15	your mind as to what his position was or his role was in TTI		
16	and NMTV?		
17	A No, not at all.		
18	Q And that's because you saw him strike that. He		
19	was a familiar face to you, wasn't he?		
20	A I, I'd see him at, at the meetings. That's about		
21	the only contact I had with him.		
22	Q At the NMTV meetings?		
23	A Yes, sir.		
24	Q Well, wasn't he also a familiar face at around		
25	the Trinity organization, as far as you knew?		

1	A	I would see him there.
2	Q	Didn't you associate him with Trinity?
3	A	Not necessarily, sir.
4	Q	Did you know that he was Trinity's lawyer?
5	A	I believe I did.
6	Q	Did you know that he was a Board member of, of TBN?
7	A	I don't think so, sir.
8	Q	Well, did you think when he appeared at the NMTV
9	meetings	that he had shown up without being invited?
10	A	No. I, I just accepted that someone had asked him
11	to be the	re, sir.
12	Q	And it didn't seem out of the ordinary that he would
13	be there?	
14	A	No.
15	Q	Then you must have thought, then, that he had some
16	kind of a	relationship to, to TTI, didn't you?
17	A	Perhaps just legal help. I don't know. I just saw
18	him there	. I never questioned it.
19	Q	You never focused on it?
20	A	No.
21	Q	Are you aware of the fact that he prepared the
22	By-Laws a	nd the Articles of NMTV, what was TTI?
23	A	I don't think so.
24	Q	Are you fam are you aware of the fact that he
25	prepared	the, the name change application to the Secretary of

	4170
1	State, California?
2	A I don't think I was aware of it or I don't recall.
3	Q Were you ever made aware of any legal services that
4	he provided to NMTV?
5	A Not that I can remember, sir.
6	Q Okay. Do you know whether he was ever paid by NMTV
7	or TTI for any services he rendered?
8	A No, I do not know.
9	Q Would you look at paragraph 27 of your testimony?
10	MR. TOPEL: Pastor, that's in the blue binder.
11	MR. COHEN: That's it. That's right. You've got it
12	right in front of you.
13	MR. TOPEL: Tab in the back part of the binder
14	MR. COHEN: Let me help you
15	MR. ESPINOZA: Thank you.
16	MR. TOPEL: Tab 10 Exhibit 106.
17	MR. ESPINOZA: There's so much to keep track of
18	here. It's a wonder you can do it.
19	MR. COHEN: What I wanted to ask you about is the
20	very six, six lines from the bottom, the sentence and
21	read it to yourself, "However, experience showed" Do you
22	see that?
23	MR. TOPEL: Mr. Cohen, could you repeat again
24	MR. COHEN: Sure.
25	MR. TOPEL: what page is that?

1		MR. COHEN: Sure. Page 18.
2		MR. ESPINOZA: Oh, you put it on 17.
3		MR. COHEN: I'm sorry. I'm sorry. The, the next
4	page. You	see, "However, experience"? That's how the
5	sentence b	pegins, six lines from the bottom.
6		JUDGE CHACHKIN: No, no. From the last para-
7	graph. Le	et me help you. Let me help you.
8		MR. ESPINOZA: From here. Here we go.
9		JUDGE CHACHKIN: Right here. See?
10		MR. ESPINOZA: Okay.
11		BY MR. COHEN:
12	Q	Read that to yourself.
13	A	Yes, sir.
14	Q	What was the experience that you had reference to
15	there?	
16	A	Simply that I could not always be present to sign
17	checks.	
18	Q	Well, you, you never, you never, in point of fact,
19	ever did s	ign the checks?
20	A	No, sir.
21	Q	And did, did you ever give any consideration to
22	whether ch	necks could be mailed to you?
23	A	That, that wouldn't have been seemed logical to
24	me at all.	
25	Q	Did you have any ever give consideration to